



# KASANAG

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**EDITORIAL**

# Strengthening DCCCO's Resolve to Protect the Environment in Time of Calamities

By Dir. Edilberito B. Euraoba II, BOD Chairperson

Today, we are in an era where natural disasters such as floods, typhoons, and earthquakes are becoming intense and frequent, thus, we need to strengthen our capacity to prepare to withstand and recover from calamities. We need to create resilient communities and ensure that people are not just merely reacting to disasters but must be prepared long before disaster arrives.

Our Cooperative has realized that environmental protection is crucial to disaster mitigation and to date, we have adopted a total of 42,000 trees in a regeneration project in Maningcao, Sibulan; 2,500 trees were planted by Dumaguete Branch in Lake Balanan, Siaton; 1,000 trees were planted by Bayawan Branch in Barangay Kalumbuyan and Maninohon; 500 trees in Liloan, Siquijor; 300 trees were planted by San Carlos Branch; 300 trees in Carcar Branch; 10,000 sea grasses were planted by Bais Branch; 500 mangroves in Malusay, Guihulngan by Guihulngan Branch; and 1,000 endemic trees in Magtuhao, Tayasan. DCCCO has deployed 700 artificial reef domes in Bantayan, Dumaguete and also provided not less than 200 garbage bins in our nine Branches and the different communities for proper waste disposal.

Activities like reforestation, mangrove plantation, and proper waste management may help in reducing the hazards and severity of floods and landslides, and even storm surges. Human solutions such as flood control projects may fail because some funds are being pocketed by corrupt officials but nature's defense remained dependable when properly cared for.

One friend of mine who was into reforestation advocacy told me that "nature can exist without humans but humans cannot exist without nature." Further, he told me that the best way to rehabilitate our forest is to adopt a "no touch" policy by allowing the nature to replenish itself by regulating humans not to interfere in its regeneration process.

Equally important are relief efforts for the victims in the aftermath of disasters as the delivery of food, water, medical supplies, and shelter can mean the difference in life and death. Hence, DCCCO delivered 2,000 sets of relief goods composed of 5 kg rice, groceries, and medicines to our members and the communities in Canlaon City, Binalbagan, and San Carlos City. This was to make sure that the victims, especially those coming from the most vulnerable sectors, received assistance.

In fact, for this year, the BOD and the Management decided to hold modest Christmas gathering which started with a mass and Christmas fellowship with simple meal and foregone with exchanging of gifts. Instead, officers and employees donated their money (intended for the gift) to the calamity-stricken victims.

Ultimately, building a disaster resilient community requires collective responsibility to mitigate the magnitude of losses to restore the hope and dignity of the survivors. After all, we cannot afford that the homes, dreams, and families that were built with the help of the Cooperative will be easily shattered because of the disasters.

By applying the four thematic areas of disaster management, i.e., pre-disaster, during, after, and recovery stages, and by helping each other, we see to it that our Co-op members are not alone in facing the disaster and that HOPE for recovery is possible.



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# DCCCO extends relief assistance to earthquake, typhoon victims

By Albert T. Trumata, Member Relations & Development Officer

**D**CCCO Multipurpose Cooperative recently extended a helping hand to communities affected by natural disasters, demonstrating its steadfast commitment to compassion, solidarity, and service.

On October 23, 2025, DCCCO reached out to the residents of Barangay Canagahan, San Remegio, Cebu, distributing relief goods to families affected by the earthquake on September 29, 2025. The initiative aimed to provide immediate support and comfort to those impacted. The cooperative expressed heartfelt appreciation to the DSWD Team of San Remegio, Cebu; Hon. Lorna Mainit, Barangay Captain of Canagahan; and Mr. Ronclarck Dagohoy, Youth Development Officer of San Remegio, for their invaluable support during the relief activity. Through the spirit of cooperation and bayanihan, DCCCO stood with the people of Cebu as they recovered and began rebuilding their community.

From November 19 to 21, 2025, DCCCO extended assistance to families affected by Typhoon Tino. Relief operations covered Canlaon City, Binalbagan, and the communities of Barangay Codcod and Barangay Quezon in San Carlos City, where the

Cooperative distributed relief packs containing 5 kg of rice, groceries, and medicines. Two water tanker trucks commissioned from Metro Dumaguete Water helped provide water in Canlaon City.

The cooperative also expressed sincere gratitude to all DCCCO members, non-members, and stakeholders who generously donated in-kind contributions such as clothes, water, water gallons, footwear, and other essentials. Special acknowledgment was given to New Traders Lucky Mart, whose staff volunteered to help pack relief items, demonstrating a strong spirit of community service and solidarity.

Through these coordinated efforts, DCCCO reaffirmed its dedication to uplifting lives and bringing hope to communities in need. Together, DCCCO, its members, donors, and supportive partners showed that through compassion, cooperation, and action, recovery and resilience are possible.



# DCCCO celebrates culture, community at Siaton Fiesta 2025

By Peter John J. Onggay, Social Media/Events Specialist

**D**CCCO Multipurpose Cooperative reaffirmed its commitment to genuine community development as it actively took part in the vibrant Fiesta celebration of the Municipality of Siaton, Negros Oriental.

On December 5, 2025, the Cooperative proudly joined the Grand Civic Parade in honor of Sr. San Nicolas de Bari. The streets were filled with festive colors and lively cheers as floats, school bands, and creatively-adorned motorpots showcased the town's cultural identity. The distinct Inagta spirit—one of the oldest and most cherished traditions in Negros Oriental—came alive once again, bringing together families, visitors, and the entire community in celebration.

Earlier, on December 2, 2025, DCCCO also strengthened its support for women empowerment by presenting the DCCCO Choice Award to Candidate No. 6, Miss Alhena Dhrea Kirit, during the Miss Siaton 2025 Grand Coronation Night. Her poise, charm, and integrity truly reflected not only the qualities of a modern Siaton woman but also the values upheld by the Cooperative. She received a one-night stay for two at the DCCCO Hotel, inclusive of buffet breakfast and pool access. All remaining candidates were likewise treated to a complimentary breakfast buffet and special DCCCO tokens. Miss Kirit also earned the title Miss Siaton Tourism 2025 (1st Runner-Up)—a recognition that further highlights her remarkable presence and advocacy.

In addition, DCCCO extended its support to the town by sponsoring the fiesta banderitas. This initiative reinforces the Cooperative's dedication to Cooperative Principle No. 7: Concern for Community and aligns with SDG 17: Partnerships for the Goals, reflecting its commitment to fostering collaborations that uplift local communities and encourage inclusive progress.

Through its participation and contributions, DCCCO continues to honor local culture, empower individuals, and champion its mission of service—standing as a steadfast partner in building stronger and more vibrant communities.

Padayon, Siaton!



# DCCCO conducts blended Cluster Chapter Assemblies

By Albert T. Trumata, Member Relations & Development Officer

**D**CCCO Multipurpose Cooperative recently completed its series of Blended Chapter Assemblies for the year 2025 across multiple branch clusters, marking a milestone in strengthening member participation and engagement. Open to all members, attendees were given appreciation items according to membership status: Members in Good Standing (MIGS) received a 5-kg bag of rice and a transportation allowance of ₱150.00, while non-MIGS received a transportation allowance only. These gestures encouraged active involvement and inspired members to maintain good standing within the cooperative.

Registration ran from 6:30 AM to 10:00 AM, with each assembly beginning with a Holy Mass followed by the Business Meeting, which included presentations of ARA highlights and branch performance reports. The Carcar Branch also conducted its election of ARA Representatives as part of the program, adding a key participatory element for members.

This year's blended format allowed thousands of members to participate comfortably from their designated venues, reflecting DCCCO's ongoing commitment to transparency, accessibility, and member empowerment.

The schedules of the Chapter Assemblies were as follows:

- September 7, 2025 - Carcar Branch
- October 12, 2025 - Guihulngan, San Carlos, and Kabankalan Branches
- October 19, 2025 - Bais, Bayawan, and Siquijor Branches
- November 16, 2025 - Dumaguete and Sibulan Branches

The atmosphere was further enlivened by the presence of DCCCO mascots Daisy and Coco, who brought joy and excitement to members of all ages.



# Colorful Journeys and New Achievements: DYZLC turns 7

By Honey Mae R. Grepon, Youth Program Coordinator

Started on December 18, 2018, DCCCO Youth Zone Laboratory Cooperative (DYZLC) has been continuously promoting financial education and passionately providing services and opportunities that support the development of the individual potentials of its members. As it approached its 7<sup>th</sup> anniversary, DYZLC lined up several activities such as the DYZLC: Color Splash Run 2025, Environment Random Acts of Kindness Campaign, Parolympics 2025: Parol Festival, Feliz Christmas Carol: Jingle Jams 2025, and Pinaskuhan sa DYZLC.

Children aged 10 to 17 years old from Dumaguete City and neighboring municipalities participated in DYZLC's first-ever **Color Splash Run** on November 30, 2025. Timed with the National Children's Month, this event formed part of DYZLC's advocacy to bring together children and youth to promote health, unity, and camaraderie. Held at the DCCCO Dumaguete Branch, runners for the 3-kilometer category followed a route along Rizal Boulevard towards the Bypass Road in Looc and back, while runners for the 5-kilometer category proceeded further towards Lantaw Restaurant before returning to the venue. The festive atmosphere was highlighted by a fireworks display, zumba session, raffles, water shower, tapping and splashing of colored powders, and the awarding of winners which made the event fun, colorful, and memorable.

The **Environment Random Acts of Kindness Campaign** is once again organized this year. Members are encouraged to care for the environment in their own simple ways by participating in any of the three categories from November 17 to December 9, 2025. These categories include: 1) Segregate, Recycle, and Proper Waste Disposal; 2) Community Clean-up; and 3) Backyard Gardening. Over the years, this campaign has been effective in spreading awareness and has served as a catalyst for environmental protection and preservation.

Additionally, DYZLC kicked off the **Parolympics 2025: Parol Festival**, a contest that aimed to showcase Filipino creativity and the cooperative spirit of members aged 7 to 17 years old. Through this activity, we honor the "parol" or lantern not just as a Christmas symbol but as a beacon of hope and unity. Members were encouraged to craft parols using local, native, and recyclable materials. These lanterns were displayed in DCCCO branch offices to highlight the talents of young members. Meanwhile, the **Feliz Christmas Carol: Jingle Jams 2025** was a contest that showcased members' talents in music and performance. Groups with three to five

members were tasked to create a jingle based on the theme "Spreading Joy and Harmony through Music with DCCCO Youth Zone Laboratory Cooperative." Their recorded performances were uploaded on the YouTube channel and Facebook Page of DYZLC.

On December 18, 2025, during the 7<sup>th</sup> Anniversary Celebration of DYZLC, a Facebook Live program was conducted which discussed important topics and announced the winners of the various contests mentioned above. Furthermore, on December 20, 2025, the **Pinaskuhan sa DYZLC** took place. This one-day promo encouraged members to add any amount to their deposits and pay their annual dues. In return, they received DYZLC items such as tote bags, caps, tumblers, umbrellas, sweets in mugs, and keychains.

Aside from these activities, DYZLC remains highly visible in promoting financial and social education. A new milestone was reached as the Department of Education Schools Division of Bayawan City and DCCCO Multipurpose Cooperative officially sealed their partnership through a **Memorandum of Agreement for the Aflatoun Program**. This program aims to teach learners in the schools of Bayawan City essential life skills such as saving money, budgeting, spending wisely, and entrepreneurship. Various Ownership Meetings (OM) with Financial Literacy Trainings were also conducted in the Aflatoun partner schools. Youth Program Coordinator Honey Mae R. Grepon facilitated these trainings with learners from Sumaliring High School in Sumaliring, Siaton, Negros Oriental under Dumaguete Branch; Sibulan National High School-Balugo Extension in Balugo, Sibulan, Negros Oriental under Sibulan Branch; Manjuyod Science High School in Manjuyod, Negros Oriental under Bais Branch; Liburon National High School in Centro Liburon, Carcar City, Cebu under Carcar Branch; Kalamtukan National High School in Kalamtukan, Bayawan City, Negros Oriental under Bayawan Branch; Solangon Elementary School in Solangon, Siquijor under Siquijor Branch; and Tara Elementary School in Tara, Mabinay, Negros Oriental under Kabankalan Branch.

As DYZLC looks forward to another year of service and youth empowerment, we remain committed to nurturing capable, responsible, and community-oriented young members. With continuous support from our partners, parents, and the Cooperative, we will continue creating meaningful programs that shape the next generation of leaders.



# DCCCO leaders attend International Masterclass in Co-op Leadership

By Dr. Mildredo T. Umbac, Chief Executive Officer

DCCCO's very own Chairperson of the Board of Directors, Mr. Edilberito B. Euraoba II, JD, DE, and its Chief Executive Officer, Mr. Mildredo T. Umbac, DM, DE, successfully attended and completed the **International Master Class in Cooperative Leadership: Leveraging Enterprise Model for Strategic Advantage**. The class was conducted last November 2-7, 2025 and ran by the International Centre for Cooperative Management (ICCM) of the Sobey School of Business at Saint Mary's University in Halifax, Nova Scotia, Canada in collaboration with the National Confederation of Cooperatives (NATCCO Network, Philippines).

The intensive program provided a unique platform to deepen one's understanding of cooperative and credit union leadership, strategic management, and sustainability through world-class education, immersive learning, and global networking. Participants engaged with renowned cooperative scholars, industry experts, and fellow international leaders, gaining insights into best practices, governance excellence, and innovative business strategies that drive cooperative success. This program is designed using concepts that elevate the unique attributes of co-operative enterprises and focuses on specific aspects such as democratic governance, being purpose-led, sustainable, collaborative (Cooperative Principle No. 6), and member-centered.

The training design included an in-person training journey with a mix of learning approaches such as structured learning (lectures and discussions), participatory sessions (group exercises), analysis of examples, and experiential visits to local co-operatives. The participants had a meaningful discussion with the leaders and senior managers of the Wolfville Farmers' Market Cooperative (farmer's co-operative), Scotian Gold (apple producers' co-op) and Just Us! Coffee Roasting Co-operative (Worker co-op).

At the end of the program, 28 leaders from the nine big Philippine cooperatives under the NATCCO Network have expanded their cooperative perspectives, discovered new opportunities to strengthen their cooperative enterprises and networks, and inspired to implement change. This direction aligns closely with the UN theme for the year, **Co-operatives Build a Better World**.



# DCCCO opens new satellite office in Binalbagan, Neg. Occ.

By Rhod Martin S. Flores, Social Media/Events Specialist



In its continued effort to extend quality financial and allied services to more communities, DCCCO Multipurpose Cooperative officially inaugurated its newest **Satellite Office in Binalbagan, Negros Occidental** through a Blessing and Inauguration Ceremony held on October 28, 2025.

The program began with a Thanksgiving Mass presided over by Rev. Fr. Jun Estoque, followed by the Blessing and Inauguration Ceremony. The ceremonial cutting of the ribbon was led by Dir. Edilberito B. Euraoba II, Chairperson of the Board of Directors; Dr. Mildredo T. Umbac, Chief Executive Officer; Mr. Teodomero T. Almada, Operations Manager; and Mr. Jason P. Catacutan, OIC-Branch Manager of DCCCO Kabankalan Branch, together with Mr. Pablito Gonzales, Municipal Administrator of Binalbagan.

In his welcome remarks, OIC-BM Catacutan expressed his gratitude to the local government and the community of Binalbagan for their warm support and partnership. He noted that the establishment of the new satellite office marks another milestone in DCCCO's mission to make its services more accessible to members in southern Negros.

BOD Chairperson Euraoba, in his message, reaffirmed DCCCO's steadfast commitment to promoting cooperative values, financial empowerment, and inclusive growth. He emphasized that the new satellite office will serve as a beacon of cooperation—bringing DCCCO's trusted services closer to its members while fostering financial inclusion and community development.

Representing Municipal Mayor Emmanuel I. Aranda, Municipal Administrator Mr. Pablito Gonzales delivered a congratulatory message, commending DCCCO for its continued expansion and for uplifting the lives of its members through responsible financial stewardship and cooperative development.

The program concluded with an acknowledgment from OM Almada, who extended heartfelt appreciation to all guests, local officials, and members for their trust and unwavering support. The ceremony was followed by a fellowship lunch attended by DCCCO officers, staff, and special guests.

Serving as the Master of Ceremony was Mr. Peter John J. Onggay, Social Media/Events Specialist of DCCCO.

Located in Brgy. Paglaum, Binalbagan, Negros Occidental, the new satellite office operates under the Kabankalan Branch. Its opening reflects DCCCO Multipurpose Cooperative's ongoing commitment to serving more members and promoting Christian values, compassion, and oneness, while advancing its vision of uplifting lives through excellent financial and community services.

# DCCCO brings free internet to Dumaguete-Sibulan Airport

By Albert T. Trumata, Member Relations & Development Officer



DCCCO Multipurpose Cooperative, in partnership with the Civil Aviation Authority of the Philippines (CAAP)-Dumaguete, officially signed a Memorandum of Agreement (MOA) and inaugurated the Free Public Internet Infrastructure at the departure area of the Dumaguete-Sibulan Airport on October 22, 2025.

The ceremony was attended by distinguished CAAP-Dumaguete officials, including Acting Administrative Officer Herbert E. Basañez, Assistant Air Terminal Supervisor Mark Anthony Asaral, and Manager Allan P. Punay. Representing DCCCO were Chairperson of the Board of Directors Edilberito B. Euraoba II, IS Manager Nashvell E. Ombi-on, MCD Manager Marie Keth A. Cabajon, SPMS Annamar E. Bacubac, SM/ES Peter John J. Onggay, MS Vhrence Kirby B. Nuñez, AMS Ian Deric P. Rivera, D/M Edwin P. Lucendo, and Sibulan Branch Manager Chery May Hyacinth A. Diputado.

This initiative aims to enhance the travel experience by providing passengers with free and reliable internet access, turning waiting time into a productive and enjoyable part of their journey. Beyond convenience, the project reflects DCCCO's commitment to promoting community growth, service excellence, and cooperative values.

Through partnerships like this, DCCCO continues to connect people, empower progress, and build stronger, more vibrant communities.

## DCCCO shines at the 2<sup>nd</sup> NATCCO Aurora Awards

By Peter John J. Onggay, Social Media/Events Specialist

The 2<sup>nd</sup> National Confederation of Cooperatives (NATCCO) Aurora Awards and Gala Night brought together the country's leading cooperatives in an evening that celebrated excellence, innovation, and community impact. Held on October 11, 2025 at Solaire Resorts North, Vertis North, Quezon City, the event gathered cooperative leaders, branch delegates, and sector partners under the inspiring theme, "Beacons of Brilliance, Builders of a Better World." The ceremony honored organizations that continue to uplift their communities through responsible governance and dedicated service.

In a remarkable display of cooperative excellence, DCCCO Multipurpose Cooperative received two distinguished awards during the ceremony:

**Full CETF Remitter Award (Non-Financial Category).** This recognition is given to cooperatives that consistently and responsibly remit their Cooperative Education and Training Fund (CETF) to NATCCO. DCCCO's consistent fulfillment of this requirement reflects its strong commitment to cooperative education, training, and sector development.

**Administrative Efficiency Award (Financial Category).** This award highlights cooperatives with exceptional governance, operational systems, and efficient management of financial and organizational processes. DCCCO's inclusion among the top awardees demonstrates its disciplined leadership, strong internal framework, and culture of accountability.

Together, these awards affirm DCCCO's dedication to excellence—both in managing its institution and in serving its growing community of member-owners.

Representing DCCCO at the gala were Ms. Epifania Sonjaco, Secretary to the Board of Directors, and Ms. Anika Nastassja Cena, Junior Internal Auditor. Their presence signified DCCCO's solidarity and dedication across all levels of leadership.

Adding to the night's pride, Mr. Peter John J. Onggay, DCCCO's Social Media/Events Specialist, was invited to host part of the awarding ceremony. His participation onstage showcased the Cooperative's active involvement not only organizationally but also in national cooperative engagements.

### Stepping Stones Toward Greater Growth

DCCCO's success at the Aurora Awards marks another milestone in its long-standing journey of expansion and service. With branches across Negros Island, Siquijor, and Cebu, and a continually growing membership, the Cooperative remains steadfast in its mission of empowering communities.

Past recognitions and achievements have consistently positioned DCCCO as a strong and reliable cooperative. This year's accolades from NATCCO further validate that trajectory—serving both as a celebration of progress and a call to aim even higher.



### A Heartfelt Message of Gratitude

DCCCO extended its sincere appreciation to all its member-owners, whose trust and support enable the Cooperative to thrive. The institution emphasized that these awards belong not just to DCCCO but to every member who continues to believe in and participate in the Cooperative's mission.

DCCCO also expressed gratitude to NATCCO for the meaningful recognition—viewing the awards as both an honor and a challenge to uphold its standards and strive for continuous improvement in the years ahead.

### Looking Ahead: A Brighter Path Forward

Beyond the prestige, the awards bring renewed motivation. Internally, they reinforce a culture of excellence in governance, service, training, and operational efficiency. Externally, these elevate DCCCO's standing among cooperatives nationwide, positioning it as a benchmark for best practices.

The recognition also opens the door for forward-looking initiatives, such as:

- Enhancing digital systems and member access
- Deepening community engagement
- Strengthening financial and development services
- Expanding cooperative impact across new sectors and localities

The Aurora Awards serves not as the final destination but as a guiding light illuminating the Cooperative's continued journey of service and growth.

Congratulations to DCCCO Multipurpose Cooperative for its remarkable achievements at the 2025 Aurora Awards. May your "kasanag" continue to shine brightly—lighting the way for cooperative development and community empowerment across the Philippines.

# DCCCO joins in the Cooperative Month Celebration 2025

By Albert T. Trumata, Member Relations & Development Officer



DCCCO Multipurpose Cooperative proudly joined in the nationwide Cooperative Month Celebration last October 2025. Under the theme "COOPERATIVES: United in Purpose and Action, Sharing Prosperity to Build a Better World," DCCCO encouraged members and the community to actively participate in a series of meaningful activities that promoted unity, cooperation, and service.

The celebration kicked off on October 1, 2025, with KoopTalk, a Facebook Live discussion on the 7 Cooperative Operating Principles. Guests included Dame Mary Magdalene Z. Villegas, Vice-Chairperson of the Board of Directors, and Dr. Mildredo T. Umbac, CEO, who shared insights on the cooperative movement and its impact to the members and the communities.

In addition, the following activities were carried out to engage members, partners, and stakeholders in the scheduled initiatives:

- October 4, 2025: Teachers' Day Promo Draw; KASANAG Radio; DYZLC Color Splash Run Launch.
- October 11, 2025: Medical Mission at San Carlos Branch; Ownership Meeting and Medical Mission in Siaton.
- October 12, 2025: San Carlos Branch Anniversary; Chapter Assemblies at Guihulungan, San Carlos, and Kabankalan Branches.
- October 15, 2025: Turn over of donations for classroom renovation and dining room construction at Danawan Elementary School, Mabinay, Negros Oriental.
- October 17, 2025: Turn over of donations for classroom renovation and dining room construction at Maximino Noel Memorial National High School, Carcar City, Cebu.
- October 19, 2025: Chapter Assemblies at Bais, Bayawan, and Siquijor Branches.
- October 22, 2025: MOA Signing and Launching of Free Internet Access at Dumaguete-Sibulan Airport.
- October 25, 2025: Works of Mercy.
- October 28, 2025: Opening of Satellite Office in Binalbagan, Negros Occidental.
- October 30, 2025: Bayawan Branch Anniversary; Bayawan Branch Medical Mission; free snacks for transacting members at all DCCCO offices; FB Profile Banner Raffle Draw.

Through these activities, DCCCO reaffirmed its commitment to building a brighter and better future for all, demonstrating that when cooperatives unite in purpose and action, they can make a lasting impact on their communities.





# DCCCO Strengthens GAD Advocacy through Education, Collaboration, and Community Service

By Marie Keth A. Cabajon, Membership and Community Development Manager

Throughout 2025, DCCCO Multipurpose Cooperative, through its Gender and Development (GAD) Committee, actively implemented a series of initiatives aimed at promoting gender equality, community protection, member empowerment, and organizational unity.

One of the key highlights was the **Digital Defenders: A GAD Awareness Campaign Against OSAEC and CSAEM**, conducted on November 29, 2025 via Facebook Live. The campaign raised public awareness on the urgent need to protect women and children from online sexual abuse and exploitation. Resource speaker PCPT. Gaudioso T. Morte of RACU-NIR provided valuable insights on prevention and reporting mechanisms, while law students from Foundation University College of Law and Jurisprudence further strengthened advocacy efforts through a radio discussion on Kasanag sa Radyo. The activity supported the observance of National Children's Month and the 18-Day Campaign to End Violence Against Women.

In line with capacity-building and institutional learning, the GAD Committee also participated in a Benchmarking Activity with MSU-IIT National Multi-Purpose Cooperative on September 18, 2025. The exchange focused on best practices in Gender and Development, membership engagement, marketing, and green technology. The activity reinforced DCCCO's commitment to inclusive, innovative, and sustainable cooperative governance through shared learning and collaboration.

Earlier in the year, on August 30, 2025, DCCCO conducted its Ownership Meeting at the Zamboanguita Municipal Gymnasium, complemented by a Free Medical Mission and GAD Legal Consultation. The activity provided members with financial and cooperative education, access to healthcare services, and legal awareness. This initiative was made possible through partnerships with the Negros Oriental Hospital and Health Services Cooperative (NOHSCo) and the Foundation University College of Law, and was attended by DCCCO Board Members Dame Mary Magdalene Z. Villegas and Dr. Jed R. Rosales.

Capping the year's initiatives was the GAD Team-Building Activity and Monthly GAD Meeting held on November 23, 2025. The activity brought together directors, officers, and GAD focal persons from various branches to discuss ongoing programs, align future plans, and strengthen teamwork. Through interactive activities and open dialogue, participants reinforced shared values of inclusivity, mutual respect, and collaboration—key pillars of gender-responsive governance.

Collectively, these activities reflect DCCCO's strong and sustained commitment to Gender and Development. By combining advocacy, education, benchmarking, health and legal services, and internal capacity-building, the cooperative continues to foster an inclusive, responsive, and empowered community—true to its mission of uplifting lives through cooperation and service.



# DCCCO Expands Impact Across Negros and Beyond with Comprehensive 2025 Community Development Programs

By Annamar E. Bacubac, Social Performance Management Specialist

Staying true to its mission of uplifting lives and building resilient communities, DCCCO Multipurpose Cooperative rolled out an extensive slate of Community Development Programs for 2025, benefiting schools, families, vulnerable sectors, and environmental sites across Negros Oriental, Negros Occidental, Siquijor, and neighboring areas.

## Investing in Education and School Infrastructure

Education remained at the forefront of DCCCO's initiatives, with significant investments in school infrastructure development. Major projects included the construction of a classroom at Danawan Elementary School in Mabinay, Negros Oriental, and the establishment of Dining Ranch facilities at Cadawinonan Elementary School and Candau-ay Elementary School in Dumaguete City, and Bais City National Science High School.

To support school activities and foster student engagement, DCCCO funded school stages at Cancawas Elementary School and Bacong Central School, and constructed a walkpath canopy at Liburon National High School. Additional support included the installation of school signages across Negros Oriental, Negros Occidental, and Siquijor, and the renovation of comfort rooms at North City Elementary School in Dumaguete City and Sumaliring High School in Siaton.

To connect the community with modern technology, DCCCO installed public internet connection in key areas, including Pantawan Boulevard and Dumaguete Airport in Dumaguete City, as well as Valencia, Negros Oriental, ensuring that residents and learners have access to dignified, accessible, and modern digital facilities.

The construction of the Our Lady of Fatima Quasi-Parish Chapel in Batinguel, Dumaguete City, further highlighted DCCCO's commitment to spiritual and community development. To promote sports and youth development, DCCCO sponsored the rubberized painting of the Barangay Junob Gymnasium Court at Dumaguete City providing a safe and conducive environment for recreational and athletic activities.

## Championing Environmental Stewardship

Aligned with the United Nations Sustainable Development Goals (SDGs), DCCCO implemented wide-ranging climate action initiatives, including mangrove, seagrass, coral, and coastal rehabilitation projects across Zamboanguita, Bais, Bayawan, Guihulangan, Siquijor, Kabankalan, and Carcar. These initiatives are complemented by continuous monitoring of planted areas and the installation of environmental signages.

Among the Cooperative's major environmental projects is the adoption of a 4-hectare area in Bais Bay, where 500 artificial coral reef domes were deployed and 750,000 seagrass seedlings were planted to promote and protect marine life. Another significant contribution is the Assisted Natural Regeneration (ANR) project in partnership with selected People's Organizations in Maningcao, Sibulan, covering a 25-hectare area with 42,000 seedlings planted, representing one of DCCCO's largest efforts in safeguarding the environment.

DCCCO also funded the installation of a water system at Kalumbuyan Rural Farm School, ensuring a reliable water supply to support the school's agricultural activities, especially during the dry season. This initiative enables students and staff to maintain farm productivity, irrigate crops, and engage in hands-on learning in sustainable agriculture. By promoting agriculture in education, DCCCO equips students with practical skills, environmental awareness, and entrepreneurial experience, preparing the next generation to address food security, climate change, and rural development.

## Promoting Health, Safety, and Community Welfare

The Cooperative further strengthened peace and community safety by providing protective garments to Barangay Tanods, while simultaneously addressing public health needs through medical missions conducted across all branch areas.

Support for education extended to Brigada Eskwela, school supplies for far-flung schools, and recognition programs such as the Outstanding DCCCO Student Awards for students and school principals across all branches.

DCCCO's 2025 programs also emphasized compassion and inclusivity, providing assistance to orphanages, hospitals, jails, and rehabilitation centers, including Friendship Home in Valencia and Casa Miani in Dumaguete City, Negros Oriental Provincial Hospital, Bayawan Hospital, provincial and city jails, and the Talay Rehabilitation Center in Dumaguete City, Negros Oriental.

Through these comprehensive initiatives, DCCCO Multipurpose Cooperative reaffirmed its role as a dependable partner in community development, not only providing financial services but also actively contributing to education, health, environmental protection, social justice, and community resilience.

As 2025 unfolds, DCCCO continues to demonstrate that cooperative action, guided by shared values and social responsibility, can create lasting and meaningful impact across communities.

# DCCCO extends Works of Mercy

By Annamar E. Bacubac, Social Performance Management Specialist

In line with its enduring commitment to social responsibility, compassion, and inclusive development, DCCCO Multipurpose Cooperative carried out a series of Works of Mercy activities in 2025, reaching some of the most vulnerable sectors of society across Negros Oriental, Negros Occidental, and neighboring localities. These initiatives reflect DCCCO's belief that cooperative success must be shared with the community, especially with those in greatest need.

## Caring for Orphans and Children in Need

Guided by the principle of nurturing hope and dignity among the youth, DCCCO extended support to several child-focused institutions. In Valencia, assistance was provided to Friendship Home, which shelters children below 12 years old. Meanwhile, Casa Miani in Dumaguete City received support for orphans aged 12 years old and above, ensuring that adolescents continue to feel valued and cared for during critical stages of development. The Cooperative also reached Casa Esperanza of Angels Foundation Inc. in Tanjay and Balay Nazareno Orphanage in San Carlos, offering help that strengthens daily care, nourishment, and emotional support for children who have lost parental guidance.

## Supporting the Sick and Hospitalized

DCCCO's Works of Mercy also extended to the sick and hospitalized. Visits and assistance were conducted at Negros Oriental Provincial Hospital (NOPH) in Dumaguete City, bringing comfort to patients and their families. Similar acts of compassion were carried out at Bayawan Hospital in Bayawan City and at Lorenzo D. Zayco District Hospital in Kabankalan City, where DCCCO reached out directly to patients to uplift morale during times of illness.

## Reaching Out to Youth and Persons Deprived of Liberty

Recognizing the importance of guidance and second chances, DCCCO visited Youth Home in Dumaguete City, providing encouragement and moral support to help steer them toward positive life paths. The Cooperative also extended its mission to Bayawan Paglaum Center in Bayawan City, reinforcing hope and rehabilitation efforts.

In the same spirit, DCCCO reached out to men and women inmates at the City Jail in Dumaguete and the City Jail in Kabankalan, affirming that compassion transcends circumstances and that every individual deserves dignity, encouragement, and a chance for transformation.

## Empowering Persons with Disabilities

DCCCO also paid special attention to persons with disabilities, particularly the mentally incapacitated. Assistance was provided to Talay Rehabilitation Center in Dumaguete City. These visits emphasized care, inclusion, and respect for persons whose conditions often place them on the margins of society.

## Standing with Women in Crisis

Women facing abuse were not forgotten. DCCCO extended support to Casa Esperanza in Dumaguete City, which shelters abused women, offering not only material assistance but also a message of solidarity and hope.

## Strengthening Communities Through Mercy

Through these coordinated efforts, DCCCO Multipurpose Cooperative demonstrated that the true essence of cooperation lies beyond financial services—it is found in empathy, service, and shared humanity. The 2025 Works of Mercy initiatives reaffirm DCCCO's commitment to uplifting lives, strengthening communities, and living out cooperative values through concrete actions.

As DCCCO continues to grow, it remains steadfast in its mission: to serve not only its members, but also the wider community—especially those who need compassion the most.



# BDS 2025: A Retrospect

By Richie V. Ordoñez, Business Development Services Officer



In 2025, the DCCCO Business Development Services (BDS) Program sustained its commitment to empowering member enterprises and promoting sustainable livelihoods through a balanced approach of capacity-building initiatives and market-driven interventions. By expanding market access and delivering targeted entrepreneurial trainings, the program strengthened grassroots enterprises, fostered collaboration with strategic partners, and reinforced inclusive local economic development across DCCCO's branches.

One of the major highlights of the year, held in celebration of DCCCO's 57<sup>th</sup> Founding Anniversary, was TABO SA DCCCO 2025, successfully conducted on February 15 and 16, 2025. The event served as a vibrant marketplace and promotional platform where DCCCO members from all nine branches showcased and sold their products. It provided member entrepreneurs with the opportunity to directly engage with consumers, enhance product visibility, and test market demand in a real-time setting.

TABO SA DCCCO 2025 was further strengthened by the active participation of key partner agencies, including the Department of Agriculture (DA), Department of Trade and Industry (DTI), Technical Education and Skills Development Authority (TESDA), Department of Science and Technology (DOST), AFOS Foundation, Silliman University – College of Business Administration (SU CBA), and Negros Oriental State University – College of Business Administration (NORSU CBA). This multi-sectoral collaboration reinforced the “buy local” advocacy and highlighted DCCCO's role in advancing grassroots enterprises and inclusive local economic growth.

Another notable activity was DCCCO's participation in the PFCCO National Educational Forum 2025, held at the Grand Xing Imperial Hotel in Iloilo City from July 10 to 12, 2025. The BDS team used this opportunity to broaden its exposure and showcased selected products from DCCCO members in the exhibit.

Complementing its market access initiatives, the BDS Program in partnership with the Philippine Federation of Credit Cooperatives (PFCCO) - Visayas implemented a Capacity Building Program across four branches—Bayawan, Dumaguete, Bais, and Guihulungan—during the second and third quarters of the year. The program began in the second quarter with the Startup Mastery Bootcamp, a foundational training designed to enhance the entrepreneurial skills of members with existing income-generating projects. A total of 20 participants representing food processing and manufacturing, food vending, retailing, and furniture-making enterprises took part in the training. The bootcamp focused on strengthening business fundamentals, sharpening the entrepreneurial mindset, and improving operational decision-making to support enterprise growth and sustainability.

To further strengthen participants' business management capabilities, a follow-up training titled Bookkeeping Made Easy was conducted, with 21 participants in attendance. The session aimed to simplify financial record-keeping for non-accountants by emphasizing proper documentation of daily transactions, basic bookkeeping practices, and the importance of financial literacy in making informed business decisions.

Building on the momentum of the second quarter, the BDS Capacity Building Program expanded in the third quarter with the launch of the Food Innovation Lab Training, which attracted 49 participants. The training focused on food safety and good manufacturing practices for food-based livelihoods, equipping members with the knowledge needed to comply with market standards, improve product quality, enhance competitiveness, and explore new business opportunities.

Through these sequential and complementary capacity-building initiatives, the BDS Program continued to empower DCCCO members by equipping them with practical knowledge, relevant skills, and confidence to strengthen and sustain their enterprises. These efforts reflect DCCCO's sustained commitment to inclusive growth, enterprise development, and economic resilience.

Another significant milestones under the BDS program were the Training of Trainers on Business Bootcamp for Women Entrepreneurs (TOTBBWE) organized by the National Confederation of Cooperatives (NATCCO), held from August 6 to 8, 2025, and the Soft Opening of the Negros Island Region (NIR) Fair Trade Center, initiated by the local farmers of Sibulan, on December 18, 2025.

During NATCCO's TOTBBWE, DCCCO proudly hosted the BDS Benchmarking activity, where the BDS team had the honor of sharing their experiences and best practices in the implementation of the program with cooperatives from across the country. At the same time, the participating cooperatives had the opportunity to engage with BDS members and exchange valuable insights.

The establishment of the center which is located at Diversion Road, Magatas, Sibulan, Negros Oriental, marked an important step in providing a dedicated and sustainable market outlet for farm products produced by local farmers and small-scale entrepreneurs. It aims to promote ethically produced and locally sourced goods while ensuring fair pricing and fostering inclusive economic participation for producers in the region.

Overall, the accomplishments of the BDS Program in 2025 demonstrate DCCCO's continued dedication to strengthening member enterprises, expanding market opportunities, and building resilient local economies through strategic partnerships and responsive support services.



# Discovering New Flavors at Felicidad: DCCCO Hotel Unveils its Latest Menu

By Christine Ruby A. Diga, DCCCO Hotel Manager

DCCCO Hotel has a delightful surprise for its loyal guests and diners—the launch of the new menu at Felicidad, the hotel's signature restaurant celebrated for its warm hospitality and comforting flavors. This milestone is an exciting moment not just for the hotel, but for the entire DCCCO community that continues to support the hotel's growth.

For many regular guests and diners, Felicidad has always felt like home, a place where familiar dishes bring comfort, and every meal is served with genuine care. Understanding how important these favorites are, the restaurant has thoughtfully retained its well-loved classics that guests return to again and again. But Felicidad also believes that its guests deserve something more, something fresh, elevated, and truly memorable.

Felicidad now features a new menu, thoughtfully crafted with innovative and contemporary flavors. From mouthwatering appetizers to hearty mains and indulgent desserts, the new menu strikes the perfect balance between comfort and creativity.

"We wanted to keep the dishes our guests love, but also offer something extraordinary, something they truly deserve. Our goal is to give our guests and diners the best of both worlds: the comfort of the familiar and the excitement of a new culinary experience."

The recent menu launch highlights DCCCO Hotel's commitment to continuous improvement and guest satisfaction. As part of the cooperative's mission to uplift its members and the community, Felicidad strives to provide not just good food, but a dining experience that inspires connection, celebration, and togetherness.

Whether you love the dishes you've always enjoyed or are eager to try something new, Felicidad by DCCCO Hotel welcomes you to savor every bite and enjoy the experience. The familiar may feel comforting, but the extraordinary awaits when you're ready to embrace something new.

# WHEN NATURE SPEAKS: The Philippines' Struggle, Strength, and Call for Healing

By Rhod Martin L. Flores, Social Media/Events Specialist

The Philippines has long lived with the rhythm of storms, but recent calamities have shown how quickly that rhythm can turn into devastation. **Bagyong Tino** is the latest reminder of how vulnerable our nation remains, especially in the Visayas and other typhoon-prone regions that faced the storm head-on.

For many Filipinos, storms are not unfamiliar visitors. They arrive every year, announced by weather bulletins and darkening skies, woven into the country's seasonal reality. Yet each typhoon carries its own weight, its own story of loss and survival. The recent **Bagyong Tino** that occurred in the first few days of November was no exception. What unfolded during and after the typhoon revealed not only the destructive force of nature but also the limits of human readiness when environmental balance has long been strained.

Across Negros Island and the Cebu Region, communities prepared as best as they could. Local government units issued early warnings; families reinforced roofs, secured valuables, and sought higher ground when advised. Barangay officials coordinated evacuations, and volunteers extended help wherever possible. These efforts reflected a people who have learned, through experience, the importance of vigilance.

Still, preparation did not spare everyone. **Bagyong Tino** brought devastation that words can hardly capture—lives lost, homes reduced to rubble, and livelihoods wiped out overnight. In its aftermath, uprooted trees, flooded barangays, and destroyed houses bore painful testimony to the storm's force, leaving communities to navigate both physical destruction and emotional exhaustion while rebuilding from almost nothing.

The typhoon also revealed the fragility of our relationship with the environment. While natural barriers like the Sierra Madre in Luzon and the mountains across the Visayas absorbed powerful winds and heavy rainfall, deforestation, quarrying, and clogged waterways have weakened these vital safeguards. Once resilient and life-saving, these mountains now face the threat of degradation, making communities more vulnerable to landslides and floods.

Environmental advocates have long emphasized the need for proactive measures. As **Mr. Leodegario "Gary" Rosales**, an environmental protection advocate from Negros Oriental, points out:

*"I think the government should be serious in its efforts in reforestation which could potentially reduce landslide incidence as well as substantially lessen the volume of water during typhoons."*

He also highlights science-based interventions, such as man-made lakes guided by Project NOAH (Nationwide Operational Assessment of Hazards), which could help manage floodwaters and support irrigation, demonstrating the importance of combining long-term planning with community-based solutions.

Mr. Rosales belongs to a SEC-registered NGO, Kahugpongan Para sa Kinabuhi ug Kinaiyahan, which promotes community resilience through nature-based solutions like mangrove planting, artificial reef deployment, and zero-waste initiatives. He is also involved in Panag-ambit Para sa Malungtarong Ugma, a community effort to rehabilitate and protect marine ecosystems, coordinated with Bayanihan Para sa Inang Bayan (BPI Bayan) Dumaguete.

Over the years, environmental degradation has quietly magnified the impact of disasters. Illegal logging destabilizes mountainsides, polluted waterways worsen flooding, and poorly planned infrastructure alters natural water flow. Climate change further intensifies storms, bringing heavier rains and stronger winds to already vulnerable regions. While citizens actively support environmental initiatives, responsibility must also rest on those in governance to enforce laws, ensure transparency, and integrate sustainable planning into infrastructure and land use.

For **DCCCO Multipurpose Cooperative**, these lessons resonate deeply. Aligned with UN **Sustainable Development Goal 13: Climate Action**, the Cooperative integrates environmental stewardship into its mission through tree-growing programs, mangrove planting, clean-up drives, and educational campaigns. In the wake of **Bagyong Tino**, DCCCO extended support to heavily impacted areas like Canlaon City, Binalbagan, and San Carlos City, reinforcing that cooperation is not just a principle—it is a lifeline.

Nature continues to speak—not only through disasters, but through subtle warnings we too often ignore. As Mr. Rosales emphasizes:

*"We should rebuild damaged communities with adaptation and respect for nature in mind. LGUs should revisit their comprehensive land use plans and ensure future development avoids hazard-prone areas."*

Today, the Philippines stands at a crossroads. One path leads toward continued neglect, short-sighted decisions, and systems that fail the most vulnerable. The other leads toward accountability, sustainability, and collective action rooted in compassion and integrity.

The healing of our land begins when we listen—truly listen—to what nature has been telling us all along. It begins when citizens and leaders work together with honesty and shared purpose. It begins when environmental protection becomes a priority, not an afterthought. It begins when we recognize that safeguarding our environment is safeguarding our future.

The Philippines has always been a nation of resilience. Time and again, its people have risen after every storm. Now, it is time to pair that resilience with responsibility—to rise not only from disaster, but above the choices that make these disasters more devastating.

**When nature speaks, may we finally choose to listen.**





# Resilient together, member -

Published at Dumaguete Metro Post

**W**ith nine branches and 14 satellite offices across Negros Oriental, Negros Occidental, Cebu, and Siquijor; more than 213,998 members; ₱10.9 billion in assets; and a workforce of 515 employees, the multi-awarded DCCCO Multipurpose Cooperative has come a long way from its humble beginnings of just 49 members and a starting fund of a little over a thousand pesos in 1968. Today, it continues to fulfill its role as a **life builder and tax maker** in the communities it serves.

Given its wide reach and the growing number of individuals seeking membership, creating efficient bodies to help implement policy and carry out DCCCO's mission of uplifting lives has become more essential than ever. These bodies are known as chapter assemblies.

All nine branches have completed their respective Chapter Assemblies. The Dumaguete and Sibulan branches were the last to conduct their joint 11<sup>th</sup> Chapter Assembly on Sunday, Nov. 16, 2025.

Below were the schedules for the Chapter Assemblies (face-to-face and virtual):

#### 11<sup>th</sup> Chapter Assembly:

- San Carlos, Kabankalan, and Guihulngan Branches (Oct. 12);
- Bais, Bayawan, and Siquijor Branches (Oct. 19);
- Dumaguete and Sibulan Branches (Nov. 16)

#### 4<sup>th</sup> Chapter Assembly:

- Carcar Branch (Sept. 7)

For Dumaguete and Sibulan, this was the first year that their Chapter Assemblies were held in different venues. For the past 10 years, these assemblies were traditionally conducted at the Macias Sports and Cultural Center, which was unavailable this year. Nonetheless, the 11<sup>th</sup> Chapter Assemblies proceeded smoothly and successfully across the following 11 venues:

- AGQ Gymnasium, Poblacion 1, Siaton, Negros Oriental
- Zamboanguita Municipal Gymnasium, Brgy. Poblacion, Zamboanguita
- Dauin Gymnasium, Brgy. Poblacion, Dauin
- Bacong Municipal Gymnasium, Larena St., Bacong
- Holy Cross High School, Noblefranca St., Dumaguete City
- Talay Barangay Gymnasium, Brgy. Talay, Dumaguete City
- Pulantubig Barangay Gymnasium, Rovira Road, Dumaguete City
- Valencia Municipal Gymnasium, Larena St., Valencia
- Sibulan Central Elementary School, Poblacion, Sibulan
- Tubtubon Elementary School, Brgy. Tubtubon, Sibulan
- San Jose Municipal Gymnasium, Poblacion, San Jose

These venues accommodated a combined total of 18,154 chapter members—13,649 from Dumaguete and 4,505 from Sibulan.

Feedback from participants was overwhelmingly positive. Many expressed appreciation for the multiple venue options, as this made attendance more accessible. They were also grateful for the sacks of rice distributed, noting that even if they did not win any raffle prizes, they still had something valuable to bring home.

The annual Chapter Assemblies serve as preparation for the Annual Representative Assembly. These gatherings have become an indispensable component of cooperative governance. They allow the Board of Directors and committees to present progress reports, provide member-owners with a platform to raise questions about policies and implementations, and offer opportunities for recommending improvements in DCCCO's operations and services.

Both the assemblies and the Cooperative's quality financial and allied services reflect DCCCO's dedication to member engagement, good governance, and strong institutional systems—key to navigating an unpredictable future and fulfilling its mission of uplifting the lives of its members and communities.



# building a strong, focused coop

and Bohol Times/Nov. 23, 2025

Building on past and recent successes, cooperative managers are confident that they are on the right path. The assemblies have proven to be both pragmatic and valuable. The continued existence of these chapter assemblies ensures that DCCCO will remain capable of serving its members well and making a meaningful difference in the lives of thousands across Negros Oriental, Negros Occidental, Cebu, and Siquijor.

## Resilient Together

This phrase captures DCCCO's inherent strength, grounded in:

**Unity in adversity:** Recognizing the operational challenges it faces, DCCCO believes that unity enables adaptation, resilience, and growth—even in difficult times.

**Collective strength:** Reflecting the cooperative principle of solidarity, members support each other in pursuing shared goals. Partnerships with cooperatives at the local, national, and international levels strengthen networks and expand DCCCO's influence.

**A proven model:** DCCCO's business model is built on long-term stability and service to member needs rather than profit alone.

## Strong, member-focused

This underscores DCCCO's foundational commitment to its members.

**Member-focused:** DCCCO aims to maximize economic and social benefits for members through needed services and equitable distribution of net surpluses. Recently, the Cooperative provided assistance to members affected by Typhoon Tino in Canlaon City, Negros Oriental, and in Binalbagan and San Carlos City, Negros Occidental. A total of ₱2 million was allocated for this purpose.

**Empowered governance:** With its democratic structure, every member has an equal voice in decision-making, fostering empowerment and shared responsibility.

**Active participation:** Continuous education and engagement strengthen member involvement in the Cooperative's development.

**Strong internal functions:** Solid assurance mechanisms—risk management, internal audits, and compliance—help identify risks early and ensure that operations align with regulations and policies.

## DCCCO is for Tomorrow

This phrase highlights DCCCO's long-term, sustainable vision.

**Long-term sustainability:** DCCCO supports economic, social, and environmental development that benefits communities beyond short-term gains.

**Legacy building:** Through education and capacity-building for members and employees, DCCCO equips individuals to adapt to technological and market changes, ensuring the cooperative's longevity.

**Innovation and adaptation:** DCCCO recognizes that its future depends on its ability to innovate, adapt, and embrace new technologies and models.

**Community stewardship:** Beyond serving members, DCCCO is committed to fostering sustainable and thriving communities, reinforcing its mission.

Isaiah 40:31  
"But those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint."



# Seeds of Legacy

By William E. Ablong, BOD Member  
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I was casually scrolling through Facebook when a short post made me stop and really pay attention. It was about Apl.de.Ap—the world-renowned Filipino member of the Black-Eyed Peas. We know him as a global music icon, a trailblazer who proudly brings his Filipino heritage to the world stage. But this post revealed a different side of him—one that's deeply rooted in the soil of home.

Apl recently launched something he calls the "100 Million Coconut Trees Project," starting in Laguna. At first glance, it might sound like just another celebrity-backed environmental cause. But it's much more than that. This is a bold, grounded vision to fight soil degradation, support sustainable agriculture, and create long-term livelihoods for Filipino farmers.

What struck me most was how personal it is for him.

Growing up in the province of Pampanga, Apl was raised by a family that knew the value of hard work and the land. He often helped his grandfather tend their small farm—days spent under the sun, hands in the soil, learning the rhythm of planting, growing, and harvesting. For many, those are just childhood memories. But for Apl, they became the foundation of something greater.

During the pandemic, like many of us, he had time to pause and reflect. In that stillness, he learned something that changed his perspective: coconut trees—long a staple of rural life—actually play a powerful role in restoring soil health. That single insight planted a seed in his mind.

"If coconuts can revive the land," he thought, "why not plant millions of them? Why not create a movement that heals the earth and helps farmers thrive?"

And so, the 100 Million Coconut Trees Project was born.

Laguna is just the beginning. Apl envisions a nationwide effort, working hand-in-hand with local cooperatives, LGUs, and, most importantly, the farmers who will nurture and sustain this dream. It's an approach that's not only ecological—it's deeply community-driven.

This project isn't about fame or headlines. It's about giving back. It's about coming full circle—from a child who once worked the fields of Pampanga, to a global artist using his platform to uplift the very people and land that shaped him.

But more than anything, it's a call to all of us.

A reminder that success isn't the finish line—it's a doorway.

Instead of staying confined to the fields we're already thriving in—whether that's music, business, art, tech, or any other pursuit—maybe we can ask ourselves: How can I use what I've built to give back? How can I help plant something that lasts beyond me?

We each have something to offer. A platform. A skill. A network. A voice. And like Apl, we have the power to reconnect with our roots—not just to remember where we came from, but to nurture where we're going.

The 100 Million Coconut Trees Project isn't just about trees. It's about growth—in every sense of the word. Growth of the land. Growth of communities. And the growth of a mindset that says: What I have, I will use for something greater than myself.

And maybe, just maybe, that's the kind of legacy worth leaving behind.

# PATIENCE: The Mother of All Virtues

By Mary Magdalene Z. Villegas, BOD Vice-Chairperson

**P**atience is a virtue that is hard to master since it requires managing our natural desire for immediate results, making us accept what we can't control and to remain calm despite life's inevitable frustrations, dissatisfactions, problems, and the like.

But what really is patience?

Patience as defined in the Webster's Dictionary is the ability to wait or persevere or endure without losing heart or becoming bored. In the Catholic Encyclopedia, patience is defined as a moral virtue that disposes and inclines a man to suffer and endure evils without unreasonable dejection or depression and lowness in spirit.

Enduring patience is an unmistakable sign of inner peace and strength. Patience, motivated by man's willingness to endure unpleasant things in order to attain natural virtue and natural goods, is an acquired virtue. Beyond this, there is infused or instilled into man's soul with sanctifying grace a natural virtue of patience that is motivated by a supernatural willingness to endure trouble and affliction in order to attain sanctity and union with God.

True patience possesses three special characteristics: it must be universal, humble, and supernatural. It endures every type of evil that should be borne, no matter what may be its kind, cause, or consequence. Patience is humble when it does not complain unduly or seek attention, sympathy, or compassion. It is supernatural when it is motivated by charity. As St. Paul says, "Charity is patient."

To have patience in any substantial degree, man must be in a state of God's grace and charity. The Christian who exercises patience bears with physical and moral hardships in order to please God, to perfect himself, and to achieve sanctity. He must begin with endurance of little things without murmuring, the acceptance of more painful contradictions without self-pity, and ready to accept every pain willingly and even joyfully for the glory of God and the sanctification of his soul. Patience does not eliminate suffering; it makes it bearable. It allows a person to maintain a calm dominion over his passions, to restrain the response of revenge, hatred, anger, or injustice.

Impatience opposes patience. Impatience manifests itself externally by unreasonable anger, complaints, and evidences of depression or discouragement; internally, impatience shows itself in feelings of strong hostility or lack of sympathy to trials and sufferings and in an excessive inclination to protect oneself against all discomfort. It inclines man to avoid the difficulties and the sorrows that often are the prelude or introduction to great joy and happiness. Although impatience often gives the impression of vigor and boldness, it is truly a sign of weakness and a lack of self-control.

Lastly, patience is the virtue which many of us find difficult to practice. But our difficulty should not discourage us from seeing the value and importance of this virtue in our desire for progress and development and more importantly, for the sanctification of our souls. What matters is the effort we exert to practice this difficult virtue despite our human frailty and weakness. May this short sharing inspire us all to strengthen our patience!

# PASKO: Panahon ng Saya, Pero Pwede Ring Panahon ng Aksaya

Ni Peter John J. Onggay, Social Media/Events Specialist

Sa Pilipinas ipinagdiriwang ang pinakamatagal na selebrasyon ng Pasko. Sa bawat kanto, sa *supermarkets* or sa *malls* maririnig ang mga Pamaskong tugtugin; sa bawat tahanan, nag-aabang ang mga bata ng kanilang pamasko; at sa bawat pamilyang Pilipino, nandoon ang diwa ng pagsasama, pagbibigayan, at pasasalamat. Ngunit sa likod ng makukulay na ilaw at masasayang selebrasyon, hindi maikakaila na kaakibat ng kapaskuhan ang mas mataas na gastusin.

Bilang mga miyembro-may-ari ng DCCCO, isang kooperatiba, mahalagang hindi lamang tayo basta nagdiriwang, tayo rin ay inaasahang maging huwaran sa maayos na pamamahala ng pera—lalo na't ang Pasko ay panahon kung kailan mas sinusubok ang ating disiplina at pagpapasya. Kaya ngayong kapaskuhan, balikan natin ang kahalagahan ng financial literacy at kung paano ito nagiging gabay upang maging mas responsable, mas handa, at mas maunlad tayong mga Pilipino.

Bilang bahagi ng kooperatiba, hindi lamang tayo kliyente. Tayo ay ka-may-ari—may pananagutan, may karapatan, at may pakialam sa ating sariling kinabukasan. Ang kooperatiba ay hindi negosyo para sa tubo; ito ay samahan para sa pag-unlad. Kaya natural lamang na itaguyod nito ang *financial education* para sa kapakanan ng bawat kasapi.

Maraming kooperatiba ang nagbibigay ng programa sa pag-iimpok, pautang na may mababang interes, at iba't ibang *savings products* na kayang tulongan ang isang pamilya na maabot ang kanilang mga pangarap. Ngunit ang unang hakbang ay nagsisimula pa rin sa mismong miyembro—ang pagkakaroon ng tamang kaalaman at tamang pag-uugali sa pera.

## 1. Piliing Magplano Bago Gumasta

Ang Pasko ay masaya, pero maaari ring maging magastos kung walang maayos na plano. Kaya bago pa man magsimula ang pamimili o pagbuo ng handa, maglaan ng oras upang gumawa ng *Christmas budget*.

Isama sa plano ang lahat—mula sa regalo, pagkain, pamasaha, kasuotan, hanggang sa mga inaasahang bayarin. Sa ganitong paraan, malinaw kung ano ang kasama sa gastusin at alin ang dapat unahin. Kapag may badyet, mas madali ring sabihin ang “hindi muna” sa mga bagay na hindi kailangang bilhin.

Hindi kailangang maging engrande ang bawat selebrasyon para maging masaya. Ang tunay na diwa ng Pasko ay nararamdaman sa simpleng pagdiriwang kasama ang pamilya, at mas magaan sa dibdib kung hindi natin sinasalubong ang bagong taon na may pasanin ng labis na gastos.

## 2. Cash Pa rin ang Gamitin

Sa panahon ngayon na uso ang *digital payments*, *online shopping*, at *credit cards*, madali tayong madala sa paggamit ng hindi nakikitang pera. Ngunit kapag aktwal nating hawak ang pera, mas ramdam ang bawat paglabas ng pera mula sa ating bulsa. Mas nababawasan din ang labis na paggastos dahil hindi mo basta-basta magagamit ang pera na wala ka pa.

Kung may malaking bibilhin, mabuti nang pag-ipunan at bayaran nang cash para maiwasan ang interes o utang na makasisikip sa budget sa mga susunod na buwan.

## 3. Maghanda para sa “Pagkabigla sa Enero”

Isang realidad para sa maraming Pilipino ang tinatawag na *January shock*. Pagkatapos ng gastos sa Pasko, biglang sumusulpot ang sunod-sunod na bayarin—kuryente, tubig, renta, *school fees*, at iba pang obligasyon.

Para hindi mabigla, magtabi na kaagad ng bahagi ng *bonus* o *13<sup>th</sup> month pay*. Ihiwalay ang pang-gastos sa Pasko mula sa pangbayad ng babayaran sa Enero. Kapag malinaw ang paghahati, mas nagiging mahinahon ang paggastos ngayong *holidays*.

Tandaan: Mas masarap ang selebrasyon kapag alam mong pagdating ng Enero, hindi ka kabado o naghahabol sa bayarin.

## 4. Piliin ang Matipid pero Makabuluhan

Sa ating kulturang Pinoy, likas ang pagiging mapagbigay. Ngunit hindi nangangahulugang dapat maging magastos para lang maipakita ang pagmamahal sa pamilya. Ang halaga ng regalo ay hindi nasusukat sa presyo, kundi sa intensyon.

Kung may kakayahan kang gumawa ng *personalized gifts*—tulad ng *baked goods* o pagkain, *handwritten letters*, *framed photos*, o *simple crafts*—madalas mas nagiging espesyal pa ito kumpara sa binili galing sa tindahan.

Kung bibili naman ng regalo, piliin ang kailangan at kapaki-pakinabang, hindi dahil uso o maganda lamang sa social media. Sa ganitong paraan, nakatitipid ka na, nakapagbibigay ka pa ng makahulugang alay.

## 5. Huwag Isugal ang *Financial Goals* dahil sa Kapaskuhan

Ang Pasko ay isang araw ng selebrasyon—pero ang ating pangmatagalang layunin ay pundasyon ng ating kinabukasan. Kung may iniipon para sa bahay, pundar sa negosyo, pang-*retirement*, pang-aral ng anak, o *emergency fund*, huwag hayaang mabawasan ito dahil lang sa *holiday rush*.

Ang mga *financial goals* ay nangangailangan ng disiplina at pagkakaipon-pareho. Kapag sinimulan nating gamitin ang pera para sa ibang bagay, lalo na para sa panandaliang kasiyahan, mas tumatagal ang pag-abot sa pangarap.

Isipin ito: ang Pasko ay taun-taon, ngunit ang ating kinabukasan ay walang *repeat*. Kaya't ugaling unahin ang pangmatagalang seguridad bago ang panandaliang saya.

Ang tunay na diwa ng kapaskuhan ay hindi nasusukat sa dami ng handa o laki ng regalo. Nasa kasimplehan ng pagsasama, pagmamahalan, at pag-unawa sa halaga ng bawat biyaya na tinatanggap natin.

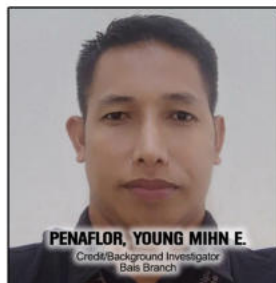
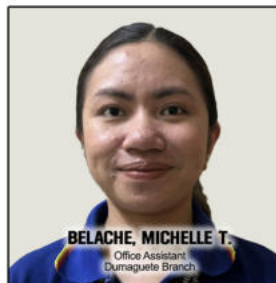
Bilang mga miyembro ng kooperatiba, may pagkakataon tayong maging ehemplo ng isang mas maayos, mas disiplinado, at mas maunlad na pamamahala sa pera. Ito ang uri ng pagdiriwang na hindi natatapos sa Disyembre—ito ang uri ng pagdiriwang na may epekto hanggang sa mga susunod na taon.

Kaya ngayong Pasko, habang sinasabayan natin ang saya ng pamilya at komunidad, piliin din nating yakapin ang aral ng *financial literacy*. Ito ang regalong pangmatagalang—hindi kumukupas, hindi nauubos, at hindi kailanman mali ang pagpili.

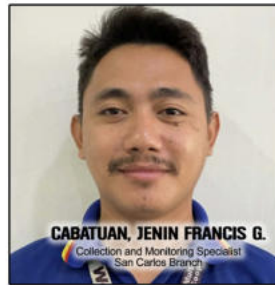
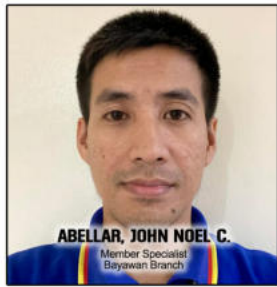
Pinoy tayo. Kaya nating magsaya nang responsable. Kaya nating magdiwang nang may disiplina. At higit sa lahat, kaya nating maging mas maunlad—kahit Pasko.



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